

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robin Mae Garrett  
Debtor

Case No. 20-00459-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Feb 26, 2025

User: AutoDocke  
Form ID: fnldecdn

Page 1 of 3  
Total Noticed: 29

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:**

Recip ID	Recipient Name and Address
db	+ Robin Mae Garrett, 35 Daniel Lane, New Oxford, PA 17350-8472
5299154	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5299162	+ M&T BANK, P.O. BOX 790408, SAINT LOUIS, MO 63179-0408
5299168	MEADOWBROOK AUTO SALES, 875 ABBOTTSTOWN PIKE, HANOVER, PA 17331-8206
5299155	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5299175	+ YORK HOSPITAL, 1001 SOUTH GEORGE STREET, YORK, PA 17403-3645

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 18:44:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299159	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 18:44:21	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5299160	Email/Text: mrdiscen@discover.com	Feb 26 2025 18:40:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5301198	Email/Text: mrdiscen@discover.com	Feb 26 2025 18:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5299157	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 26 2025 18:40:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5299161	^ MEBN	Feb 26 2025 18:34:52	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5319769	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 18:44:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5299165	Email/Text: camanagement@mtb.com	Feb 26 2025 18:40:00	M&T BANK, 1 FOUNTAIN PLAZA, FLOOR 4, BUFFALO, NY 14203
5299164	Email/Text: camanagement@mtb.com	Feb 26 2025 18:40:00	M&T BANK, 1100 WEHRLE DRIVE, BUFFALO, NY 14221
5299163	Email/Text: camanagement@mtb.com	Feb 26 2025 18:40:00	M&T BANK, ONE FOUNTAIN PLAZA, BUFFALO, NY 14203
5299166	Email/Text: camanagement@mtb.com	Feb 26 2025 18:40:00	M&T BANK, PO BOX 767, BUFFALO, NY 14240
5321416	Email/Text: camanagement@mtb.com	Feb 26 2025 18:40:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5299167	+ Email/Text: bankruptcy@marinerfinance.com	Feb 26 2025 18:40:00	MARINER FINANCE, LLC, ATTN:

5299169	Email/Text: ml-ebn@missionlane.com	Feb 26 2025 18:40:00	BANKRUPTCY, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
5299156	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 18:40:00	MISSION LANE/TAB BANK, PO BOX 105286, ATLANTA, GA 30304
5299170	Email/Text: bankruptcies@penncredit.com	Feb 26 2025 18:40:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5316326	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 18:44:12	PENN CREDIT, ATTN: BANKRUPTCY, PO BOX 988, HARRISBURG, PA 17108
5299171	^ MEBN	Feb 26 2025 18:34:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5299172	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 18:44:14	STERN AND EISENBERG LLP, 1581 MAIN ST., #200, WARRINGTON, PA 18976-3403
5299462	^ MEBN	Feb 26 2025 18:35:04	SYNCHRONY BANK/QVC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5299173	Email/Text: bknotice@upgrade.com	Feb 26 2025 18:40:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5301472	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 26 2025 18:43:57	UPGRADE, INC., 275 BATTERY STREET, 23RD FLOOR, SAN FRANCISCO, CA 94111
5299158	+ Email/Text: kcm@yatb.com	Feb 26 2025 18:40:00	U.S. Department of Housing and Urban Development, The Wanamaker Building, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380
			YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5299153	*+	ROBIN MAE GARRETT, 35 Daniel Lane, New Oxford, PA 17350-8472
5299174	*+	YORK ADAMS TAX BUREAU*, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Brent Diefenderfer	on behalf of Debtor 1 Robin Mae Garrett bdiefenderfer@cgalaw.com jhall@cgalaw.com;rshearer@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Robin Mae Garrett,

Chapter 13

**Debtor 1**

Case No. 1:20-bk-00459-HWV

Social Security No.:

xxx-xx-6028

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Robin Mae Garrett** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: February 26, 2025

fnldec (01/22)